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Memo

Attn: All Financial Planners

From: Amy Chan

Copy: Mr. Alger Fung/
Mr. Louie Ho/
All Department Heads/ ABDD Executives

Dept: Management Team

Date: 16 October 2025

Total page: 9 + Appendix

Subject: **(A251058) 第 24 屆巨龍會 - 福岡之旅 [財務策劃顧問適用]**
The 24th Dragons' Meeting – Fukuoka [for Financial Planner]

第 24 屆巨龍會將在日本福岡舉行！福岡以其地道美食、深厚文化底蘊及迷人景致聞名，是一個融合自然與繁華的魅力城市。無論是品嚐特色料理、探索歷史遺跡，或感受都市活力，福岡都能為您帶來嶄新靈感與動力。凡成為巨龍會會員，即有機會親身前往福岡，參與盛會，享受尊屬的非凡體驗及榮譽嘉許。

而是屆巨龍會更進行優化，只要達到 500%會員資格，即可邀請 2 位嘉賓前往海外會議，比以往更簡單！
競賽期為 2025 年 7 月至 2026 年 6 月，立即全速起動！

以下為「第 24 屆巨龍會 – 福岡之旅」競賽項目一覽：

計算業績	競賽項目
個人業績	(1) 100%至 500%會員資格 (2) 巨龍會主席 (3) 保單/客戶數目超級獎賞

有關競賽詳情請參閱下文。

For details, please refer to the contest information below.

Amy Chan
Chief Agency Officer
Agency Distribution
Hong Kong and Macau
AC/AL/CC/JW

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第 24 屆巨龍會 – 福岡之旅

競賽日期：

2025 年 7 月至 2026 年 6 月 (12 個月)

基本競賽要求及獎賞：

於競賽期內完成指定要求，將獲邀出席於日本福岡舉行的海外會議 (4 日 3 夜)。

於競賽期內獲繕發之「藍十字」佣金將可獲計算於業績內，以 100%會員級別的 10%為上限！

- **以個人業績計算：**

會員級別	競賽要求 (1)	競賽要求 (2)			競賽要求 (3)	競賽要求 (4)
	FYC C&A (HK$)	保單數目	或	客戶數目	意外及醫療保險及核心關鍵產品 FYC (HK$)	續保率
100%	566,000	67	或	45	56,600	80%
200%	1,132,000	33		22		
300%	1,698,000	豁免			豁免	
400%	2,264,000					
500%	2,830,000					

- **獎賞：**

會員級別	可邀請嘉賓	來回團體機票 (經濟客位)	住宿安排 (4 日 3 夜)	現金津貼 (HK$)	其他
100%	不適用	1 張	雙人房 (每位合資格出席人士佔半房)	不適用	不適用
200%				2,000	
300%	1 位	2 張		不適用	
400%				2,000	
500%	2 位	3 張	會員可獲安排入住單人房，而獲邀之 2 位嘉賓將獲安排入住雙人房	不適用	於海外會議獲特別嘉許

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備註：

- 不論任何會員級別，FYC C&A 可包含藍十字佣金，以 100%會員要求之 10%為上限。(即個人業績 - 最高 HK$56,600)
- 營業單位主管可以其個人業績取得出席資格，並可豁免於個人業績中列出的保單或客戶數目要求。若營業單位主管同時達到個人、營業單位或區域業績要求，可獲冠以較高榮譽出席、計算津貼及獲取獎項。
- 嘉賓邀請、額外團體機票及現金津貼只限出席「第 24 屆巨龍會」之會員。
- 會員及同行合資格嘉賓需繳付香港/澳門及會議目的地有關之機場稅及保安稅。所需之總數及所有額外費用將會於旅程後從會員的公司出糧戶口內扣除。

特別競賽項目及獎賞：

完成上述基本競賽要求之營業同事可競逐以下特別獎賞。

獎項	競賽資格	業績要求	額外獎賞
巨龍會主席	以個人業績完成 100%會員級別或以上之財務策劃顧問 (如財務策劃顧問在 2025 年 7 月 1 日之後獲晉升為營業單位主管，他/她只可以以個人業績角逐此獎項)	1. 完成意外及醫療保險及核心關鍵產品 FYC HK$56,600 及續保率 80%；及 2. 最高實際計算福利之首年佣金 (FYC Benefit)排名；及 3. 確定出席「第 24 屆巨龍會」將成為「巨龍會主席」	• 主持會議之開幕儀式 • 來回目的地機場至酒店專車接送服務 • 安排入住單人房 • 得獎者本人之來回團體機票升級至商務客位
保單/客戶數目超級獎賞	完成 200%會員級別或以上	完成 100%會員級別之保單數目或客戶數目要求	現金獎 HK$1,000 (每位得獎者只可獲取現金獎賞一次)

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一般規則：

1. 所有人壽保險、意外及醫療附加契約、意外及醫療獨立保單、人身意外保險、個人財物保險計劃、團體保險業務、退休金企業業務及退休金個人業務均計算於 FYC C&A 之內。
2. 所有人壽保險、意外及醫療附加契約、意外及醫療獨立保單、人身意外保險、團體保險業務、退休金企業業務及退休金個人業務均計算於 FYC Benefit 之內。
3. 意外及醫療保險 (A&H) 包括意外及醫療附加契約、意外及醫療獨立保單以及人身意外保險。
4. 一般保險業務包括所有經藍十字（亞太）保險有限公司（「藍十字」）繕發的一般保險保單，涵蓋旅遊保險、個人保險及商業保險。
5. 一般保險業務包括於競賽期內遞交（包括首尾兩天）並必須經藍十字核實及須於競賽期完結日當日或之前入賬。
6. 藍十字佣金以扣除銷售折扣後的實收佣金計算。
7. 有關核心關鍵產品 (KFP) 名單， 請參閱附件。
8. 保單數目要求計算如下：
   - 1 張人壽保險保單
   - 附有 1 張或以上意外及醫療保險 (A&H) 附加契約的 1 張新人壽保單，將以 2 張保單計算
   - 1 張獨立個人意外保險保單 (IPA)
   - 1 張人身意外保險保單 (PAC)
   - 1 張個人財物保險保單
   - 1 張團體保險業務，包括套裝計劃、度身訂造計劃、「意安心升級保障」- 友邦特選成員版或「友心意」醫療保障計劃 2 (Laughing 自選牙科保障計劃及澳門摯開心自選牙科保障計劃除外)
   - 1 張退休金企業業務保單，包括公積金（ORSO）、澳門退休金計劃及強積金僱主退休計劃
   - 3 張退休金個人業務保單，包括自僱人士退休計劃、強積金個人賬戶、尊享強積金個人賬戶、強積金可扣稅自願性供款計劃、澳門私人退休金計劃及公積金個人計劃 (於同一年度同一身份客戶將以一個計算)，將以 1 張保單計算
9. 客戶 = 凡為新/現有受保人完成 1 張成功批核之人壽、個人意外保險保單、「意安心升級保障」- 友邦特選成員版或「友心意」醫療保障計劃 2，即可成就 1 位客戶。於競賽期內重覆銷售予同一受保人，亦只計算為成就 1 位客戶。
10. 若兩位財務策劃顧問共同遞交同 1 張保單或成就同 1 名客戶，將以 0.5 單位計算予各人。
11. 續保率將以"LIMRA 19-month"公式計算(以每年保費為依據)，並根據 2026 年 6 月 30 日之 EB8 報告為準；有關續保率計算方式，請參考「報酬及福利手冊」或「會籍及獎賞手冊」，2025 年 12 月 31 日後獲委任的新晉資深分區經理將依照其個人業績計算續保率。
12. 如營業同事於競賽期之前已遞交保單/保單已獲繕發，但於競賽期內撤回投保申請/取消保單，並再次投保相同產品計劃，其保單將不獲計算。

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13. 所有由現有保單轉換/退保後同一受保人之保單將不獲計算。
14. 同一受保人於競賽期內投保同一基本計劃及同一保費繳付年期之所有新保單，將以一張保單計算。
15. 營業同事遞交保單申請予AIA，應預留充足時間確保有關申請已於截數前由AIA及/或已授權之單位收妥。
16. 營業同事進行銷售時必須根據客戶的需要及保費負擔能力作評估，從而介紹適合的保險產品，不得因獎賞而對客戶作特定銷售建議。
17. 競賽結果以保單冷靜期後作調整為準。AIA保留就調整後之競賽結果及就任何違規銷售行為追討已發放獎賞之權利。
18. 所有獎賞不可退換、轉讓或轉換成以現金發放，安排均以 AIA 最終安排為準。
19. 財務策劃顧問及營業單位主管必需於會議舉行期間仍與公司持有效合約，方能出席會議並取得有關獎賞。
20. 公司保留隨時修改競賽規則及嘉許之權利，恕不另行通知。
21. 如有任何異議，以 AIA 最後決定為準。

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The 24th Dragons' Meeting – Fukuoka

Contest Period:
July 2025 – June 2026 (12 months)

Basic Requirement & Awards:
Producers who achieved designated qualification within the contest period will be invited to "The 24th Dragons' Meeting – Fukuoka " (4-day-3-night).
Blue Cross commission being delivered within the contest period will also be included in the production, cap at 10% of 100% Qualifier Requirement!

- By Personal Production:

Membership Level	Requirement (1)	Requirement (2)			Requirement (3)	Requirement (4)
	FYC C&A (HK$)	Case	OR	Customer	A&H & Key Focus Products (KFP) FYC (HK$)	Persistency
100%	566,000	67	OR	45	56,600	80%
200%	1,132,000	33		22		
300%	1,698,000	Waived			Waived	
400%	2,264,000					
500%	2,830,000					

- Award:

Qualifier	Guest Observer	Round-Trip Group Air Ticket (Economy Class)	Hotel Accommodation (4-day-3-night)	Cash Allowance (HK$)	Other
100%	N/A	1	Twin Sharing (Sharing room of each qualifier)	N/A	N/A
200%				2,000	
300%	1	2		N/A	
400%				2,000	
500%	2	3	Single room for Qualifier and Twin sharing for Guest observers	N/A	Special recognition during event

Remarks:
- FYC C&A can include Blue Cross commission up to 10% of 100% requirement. (i.e. Personal Production - up to HK$56,600)
- Agency leaders can also qualify by personal production, and the case or customer requirement under personal production will be waived. If an agency leader qualified by both personal, agency or district production, he/she will be awarded according to the higher membership level.
- Guest invitation, Group Air Ticket and cash allowance are only eligible to qualifiers attended the Convention.
- Airport tax & security tax, both in Hong Kong / Macau Airport and Airports of trip destination are excluded. The required expenses for the qualifiers and their guests will be debited from qualifiers' Company account automatically after the trip.

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Special Contest & Awards:
Qualifier who completed the above basic requirement is eligible for below special contests.

Contest	Eligibility	Requirements	Award
Convention President	Financial planners qualified 100% or above membership level by personal production (Financial planners promoted to agency leaders after 1 July 2025 are only eligible to compete for Convention President)	1. Achieved A&H & KFP FYC HK$56,600 and Persistency requirement 80%; AND 2. Ranked top 1 by Actual FYC Benefit; AND 3. Attended "The 24th Dragons' Meeting" will become the Convention President	• Host the opening ceremony during convention • Round trip limousine transfer to and from airport of destination • Single room hotel accommodation • Round-trip Group Air ticket Business Class upgrade for the qualifier
Case/Customer Super Incentive	Financial planners and Agency leaders qualified 200% or above membership level	Achieved 100% Case or Customer requirement	HK$1,000 Cash award (Each qualifier is only entitled to the cash award once)

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<u>General Rules & Regulations:</u>

1. FYC C&A on all Life, Life A&H Riders, Standalone Life A&H, PA, Personal Lines, Group Insurance, Pension Corporate and Pension Retail will be counted.
2. FYC Benefit on all Life, Life A&H Riders, Standalone Life A&H, PA, Group Insurance, Pension Corporate and Pension Retail will be counted.
3. A&H business includes A&H Riders, Standalone and PA business.
4. General Insurance Business defines as all general insurance policies issued by Blue Cross, including travel insurance, personal insurance, and commercial insurance.
5. General Insurance Business includes all cases submitted within Contest Period (including the first & last day), which are verified by Blue Cross (Asia Pacific) Insurance Limited and booked within the contest period.
6. Blue Cross Commission will be calculated based on payable commission after deducting sales discounts.
7. For Key Focus Products (KFP) list, please refer to appendix.
8. Case includes the following:
   - 1 Life case
   - 1 new Life case with 1 or more A&H Riders will be counted as 2 cases
   - 1 IPA case
   - 1 PAC case
   - 1 Personal Lines case
   - 1 Group Insurance case, including package, tailor-made plan, Secure First Plus – AIA Selected Member version and StepUp Medical Protection Plan 2 (excluding Laughing Voluntary Dental Care Plan & Cheers Macau Dental Plan)
   - 1 Pension Corporate Cases, including ORSO, Macau Corporate Pension Schemes and MPF Employer Pension Scheme
   - 3 Pension Retail Cases, including Self-Employed Person (SEP) Schemes, MPF Personal Account (MPFPA), Preferential MPF Personal Account, MPF Tax Deductible Voluntary Contribution Scheme (TVC), Macau PPF Personal Account and Macau Individual Provident Fund Scheme (based on unique ID in the same sales year) will be counted as 1 case
9. Customer = 1 approved Life, PA Policy, Secure First Plus – AIA Selected Member Version or StepUp Medical Protection Plan 2 during the contest period from new/existing insured is equivalent to 1 Life saved. Repeated sales to the same insured during the qualifying period are considered as 1 Life saved.
10. Joint policies will be shared evenly among the co-producers.
11. Persistency for all financial planners will be based on LIMRA 19-month formula by annualized premium on the past 12-month basis measured as of 30 June 2026 from EB8 report (personal production). For detailed persistency calculation, please refer to “Compensation and Benefits Manual” or “Clubs and Awards Manual”; for New SUM appointed after 31 December 2025, persistency will be based on his/her personal production.
12. Producers who have submitted policies / policies issued before the contest period but withdraw the captioned policy applications / cancel the captioned issued policies during the contest period and then reapply for the same products for the same insured, the corresponding case/ FYC will not be counted.
13. Cases changed / lapsed from existing policies of the same insured will not be counted.
14. Policies under the same insured for the same basic plans and with same premium pay period, which are issued within the contest period will be counted as one case.
15. For case applications submitted to AIA, producers are reminded to allow sufficient time to ensure the applications are received by AIA and/or its authorized vendor before the cut-off time.
16. Sales representative should make product recommendations based on customer needs and affordability, and should not make any incentive-driven recommendations to customers.
17. The result of the challenge shall be adjusted according to the execution of cooling-off rights by policyowners of the policies. AIA will reserve the right to retract the award based on the result and any substantiated violations of required sales conduct.

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Unit 3601, 36/F, AIRSIDE,
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18. All privileges and awards of conventions are not refundable, transferrable nor payable, program is subject to AIA's final decision.
19. Qualifiers must be inforce with AIA at the time the awards are paid out / redeemed.
20. AIA reserved the right to amend any of the rules of this contest or offer alternative award subject to availability at any time without prior notice.
21. In the event of dispute, AIA's decision is final and conclusive.

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附件 Appendix - 核心關鍵產品 Key Focus Products (KFP)

AIA Assemble 「自在自選」危疾保	Level-Up Protect Cancer Plan (LUP) 「進添」計劃 - 癌症保障
"AIA One Absolute – Cancer & Serious Infectious Disease Protection" series AIA唯一摯保 - 癌症及嚴重傳染病保障系列	Metro Trio Medical & Critical illness Protection Plan Series 「都市三保」醫療危疾保障計劃系列
"AIA One Absolute – Full Protection" series AIA 唯一摯保 - 全面保障系列	On Your Side 2/ On Your Side 2 - First Gift 「愛伴航」2 /「愛伴航 – 首護摯寶」2
All AIA Voluntary Health Insurance Schemes series (including Privilege Ultra, Flexi & Standard Scheme) – Hong Kong only 所有AIA自願醫保計劃 (VHIS)系列 (包括尊耀、靈活、標準計劃) – 只限香港	OptimaCEO Medical Plan 極臻•至尊醫療計劃
Cancer Care Essence 智護癌症保	OptimaCEO Pearl Medical Plan 極臻•至尊明珠醫療計劃
Cancer Guardian 3 series 「癌症全方位保障 3」系列	Privilege Ultra Medical Plan series 「尊耀」醫療計劃系列
CEO5 series 「至尊醫療 5」系列	Privilege Ultra Pearl Medical Plan series 「尊耀明珠」醫療計劃系列
Critical Illness Rider Pro (CI Rider Pro) 危疾附加契約	Severe Illness Medical Protection Rider Series 「嚴重疾病醫療保障附加契約」系列
EasyGuard Care Essence 「守康易危疾保」	Shield Up Cancer Protection Plan 「友愛護」癌症保障計劃
EasyGuard Term Life Place 「守康易定期壽險計劃」	Silvery Protect 「銀意保」
Enhanced Critical Illness Rider Pro (ECIR Pro) 特選危疾附加契約	Simple Care Essence series 簡護危疾保系列
Essence - On Your Side 「簡緻•愛伴航」	Simplified Accidental Death & Dismemeberment Rider 簡易意外死亡及斷肢附加契約
Expert Term Life Plan Series 尊誠定期壽險計劃系列	StepUp Medical Protection Plan 2 「友心意」醫療保障計劃 2
Flexi-MediGuard 「靈活住院惠益保障計劃」	Super Adults Shield (SAS) 「盛年意家保」
GBA Health Connect Outpatient Plan (GBAOP) 「大灣醫薈通」門診計劃	Super Good Health 2 series 特級「健康之寶」2 系列
Grand VIP 「豐逸行」	Super HealthGuard Pro 進泰附加契約
Health Journey Guardian 全程守護健康保	Super Seniors Shielf (SSS) 「豐年意家保」
Hospital and Surgical Rider (HS) 80 – Macau only 「永無憂」住院及手術賠償附加契約(80 系列) - 只限澳門	Wisdom Term Life Plan Series 摯誠定期壽險計劃系列
Hospital Benefit Rider (HB) 「樂無憂」住院惠益附加契約	Xtra Protect 「添意保」
Individual Medical Plan (IMP) 80 – Macau only 「倍無憂」醫療保障計劃(80 系列) - 只限澳門	

備註 Remarks：
- 包括「AIA 健康系列」之基本計劃及明珠版之基本計劃(如適用) Basic plans of "AIA Vitality Series" & Pearl Series are included (if applicable)
- 更新截至 2025 年 9 月 23 日 Updated as of 23 September 2025.

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